

IN RE:

PHILIP J. TERRAVECCHIA, JR.  
SUSAN L. TERRAVECCHIA  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-22451

Chapter 13

Document No.: 77

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 11th day of December, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

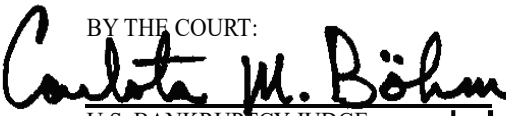
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
12/11/24 10:08 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE **dmk**

In re:  
Philip J. Terravecchia, Jr.  
Susan L. Terravecchia  
Debtors

Case No. 19-22451-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 12, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Philip J. Terravecchia, Jr., Susan L. Terravecchia, 174 Coal Street, Lemont Furnace, PA 15456-1080
15073300	Ditech Financial, LLC, Ditech Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709-6154
15073301	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
15073302	Fayette EMS, P.O. Box 862, Connellsville, PA 15425-0862
15073303	Foundation Radiology Group, PC, 75 Remittance Drive--Dept. 6757, Chicago, IL 60675-6757
15073309	+ Linebarger Goggan Blair & Sampson, 75 South Houcks Road--Suite 301, Harrisburg, PA 17109-2835
15073312	+ Mariner Finance, 1155 Washington Pike--Suite 60, Bridgeville, PA 15017-2827
15073311	+ Mariner Finance, 45 West Main Street, Uniontown, PA 15401-3341
15073316	+ North Union Township, James ~Mari, 1197 Connellsville Road, Lemont Furnace, PA 15456-1071
15073305	+ Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15073321	+ Stephen Selinger, Esq., 140 Broadway--26th Floor, New York, NY 10005-1171
15112826	U.S. Bank National Association, as Trustee, for Ma, c/o Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046
15073323	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
15073324	+ Vantage Acceptance, 5950 Canoga Avenue--Suite 300, Woodland Hills, CA 91367-5037

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 12 2024 23:52:20	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 12 2024 23:53:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 13 2024 00:14:20	Wilmington Savings Fund Society, FSB, PO Box 10826, Greenville, SC 29603-0826, UNITED STATES 29603-0826
15073293	^ MEBN	Dec 12 2024 23:49:55	AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183
15073292	^ MEBN	Dec 12 2024 23:49:31	Advanced Call Center Technologies, P.O. Box 9091, Gray, TN 37615-9091
15073294	Email/Text: bankruptcy@sccompanies.com	Dec 12 2024 23:54:00	AmeriMark Premier Easy Pay Plan, P.O. Box 2845, Monroe, WI 53566-8045
15073295	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 12 2024 23:53:00	Bank of America, P.O. Box 982234, El Paso, TX 79998-2234
15097351	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 12 2024 23:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15073296	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 12 2024 23:53:00	Blair/Comenity Capital Bank, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
15073297	Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Dec 12, 2024

Form ID: pdf900

Total Noticed: 63

		Dec 12 2024 23:52:19	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15081259	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2024 23:52:20	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15095549	+ Email/Text: bankruptcy@sccompanies.com	Dec 12 2024 23:54:00	Country Door, c/o Creditors Bankruptcy Service, P. O. Box 800849, Dallas, TX 75380-0849
15073298	Email/PDF: creditonebknofications@resurgent.com	Dec 12 2024 23:52:30	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15073299	Email/Text: mrdiscen@discover.com	Dec 12 2024 23:53:00	Discover Bank, P.O. Box 30421, Salt Lake City, UT 84130-0421
15076585	Email/Text: mrdiscen@discover.com	Dec 12 2024 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15123838	Email/Text: ECMCBKNotices@ecmc.org	Dec 12 2024 23:54:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
15095550	+ Email/Text: bankruptcy@sccompanies.com	Dec 12 2024 23:54:00	Ginny's, c/o Creditors Bankruptcy Service, P. O. Box 800849, Dallas, TX 75380-0849
15073304	^ MEBN	Dec 12 2024 23:49:57	Hayt, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
15073306	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 12 2024 23:53:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15073307	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2024 23:52:20	JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15073308	^ MEBN	Dec 12 2024 23:49:51	KML Law Group, Suite 5000--BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538
15076819	Email/PDF: resurgentbknofications@resurgent.com	Dec 12 2024 23:52:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15073310	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2024 23:52:19	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15073313	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2024 23:54:00	Midland Funding, 2365 Northside Drive--Suite 300, San Diego, CA 92108-2710
15105199	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2024 23:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15073314	Email/Text: bankruptcy@sccompanies.com	Dec 12 2024 23:54:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15095548	+ Email/Text: bankruptcy@sccompanies.com	Dec 12 2024 23:54:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P. O. Box 800849, Dallas, TX 75380-0849
15081464	+ Email/Text: ext_ebn_inbox@navyfederal.org	Dec 12 2024 23:54:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
15073315	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 12 2024 23:54:00	Nelnet Student Loan Trust, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
15084232	^ MEBN	Dec 12 2024 23:50:00	Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul MN 55116-0129
15233025	Email/Text: mtgbk@shellpointmtg.com	Dec 12 2024 23:53:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
16439459	Email/Text: mtgbk@shellpointmtg.com	Dec 12 2024 23:53:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
15073317	Email/PDF: cbp@omf.com		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Dec 12, 2024

Form ID: pdf900

Total Noticed: 63

		Dec 12 2024 23:52:28	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
15089385	+ Email/PDF: cbp@omf.com		
		Dec 12 2024 23:52:20	OneMain, PO Box 3251, Evansville, IN 47731-3251
15073318	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 12 2024 23:54:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15084167	+ Email/Text: bncnotifications@pheaa.org		
		Dec 12 2024 23:53:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15108916	Email/Text: bnc-quantum@quantum3group.com		
		Dec 12 2024 23:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15108915	Email/Text: bnc-quantum@quantum3group.com		
		Dec 12 2024 23:54:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15073319	Email/Text: bkdepartment@rtresolutions.com		
		Dec 12 2024 23:54:00	Real Time Resolutions, 1349 Empire Central--Suite 150, Dallas, TX 75247-4029
15111744	Email/Text: bkdepartment@rtresolutions.com		
		Dec 12 2024 23:54:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
15073320	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com		
		Dec 12 2024 23:54:00	Receivables Management Partners, Attention: Bankruptcy, P.O. Box 349, Greensburg, IN 47240-0349
15320362	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 12 2024 23:53:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15073322	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 12 2024 23:53:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd.--Suite 300, Highlands Ranch, CO 80129-2386
15074541	^ MEBN		
		Dec 12 2024 23:50:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15106138	Email/PDF: ebn_ais@aisinfo.com		
		Dec 12 2024 23:52:28	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15073325	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Dec 12 2024 23:53:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225
15073326	Email/Text: pitbk@weltman.com		
		Dec 12 2024 23:53:00	Weltman, Weinberg & Reis, 436 Seventh Avenue--Suite 2500, Pittsburgh, PA 15219-1842
15090666	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 12 2024 23:53:00	Wilmington Savings Fund Society., FSB Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
15073327	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 12 2024 23:53:00	Woman Within/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		Specialized Loan Servicing, LLC, As Servicer For W
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Dec 12, 2024

Form ID: pdf900

Total Noticed: 63

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:**

Name	Email Address
Daniel R. White	on behalf of Debtor Philip J. Terravecchia Jr. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Plaintiff Susan L. Terravecchia r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Plaintiff Philip J. Terravecchia Jr. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Joint Debtor Susan L. Terravecchia r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Joshua I. Goldman	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust III josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Keri P. Ebeck	on behalf of Creditor Specialized Loan Servicing LLC, As Servicer For Wilmington Savings Fund Society, FSB, DBA, Christina Trust, Not In Its Individual Capacity, But Solely In Its Capacity As Owner Trustee For WF 19 Grant kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Keri P. Ebeck	on behalf of Creditor Specialized Loan Servicing LLC as Servicer for Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF13, Mortgage Pass-Through Certificates, Series 2006-FF13 kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 11